

DECLARATION

As the below-named inventor, I declare that:

My residence, post office address, and citizenship are as stated below under

my name.

I believe I am the original, first, and sole inventor of the subject matter claimed and for which a patent is sought on the invention entitled "SYSTEM AND METHOD FOR REMOTE LEARNING, SUCH AS FOR COSTS AND BENEFITS PERSONNEL AND PROFESSIONALS," the specification of which was filed in the U.S. Patent and Trademark Office on May 4, 2001 (Attorney Docket No. 33362-8002US) and assigned Application No. 09/849,454, which application claims the benefit of U.S. Provisional Application number 60/203,086, filed May 9, 2000.

I have reviewed and understand the contents of the above-identified specification and claims, as amended by any amendment specifically referred to above.

I acknowledge my duty to disclose information which is material to the patentability of this application in accordance with 37 C.F.R. § 1.56(a).

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further, that these statements were made with the knowledge that the making of willfully false statements and the like is punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and may jeopardize the validity of any patent issuing from this patent application.

David J. Thomsen

Date

Residence

City of Newport Beach

State of California

Citizenship

United States of America

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